

## Federal Emergency Management Agency – Programmatic Issues Related to Sea Level Rise

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National Flood Insurance Program – provides flood insurance to homes and businesses.

SLR Issues- Insurance Program is in financial difficulty due to subsidized rates and will probably require rate increases. Properties in areas prone to SLR may eventually be very expensive to insure. The insurance rates are not based on future levels of risk, and may underrate risk. For more information:

[http://www.dewberry.com/uploadedFiles/EvaluationofSeaLevelRiseforFEMAFloodInsuranceStudies\\_Batten\\_permission.pdf](http://www.dewberry.com/uploadedFiles/EvaluationofSeaLevelRiseforFEMAFloodInsuranceStudies_Batten_permission.pdf)

Floodplain Mapping – Produces 100-year floodplain maps statewide.

SLR Issues – While the maps are being modernized, in many areas the maps are old and topographically inaccurate. The 100-year flood levels shown on maps (even new ones) do not account for any sea level rise, shoreline migration, or any other future risk factors. As a result, these maps which set insurance rates and building standards almost certainly under-represent long term risk. For more information: <http://www.floodsmart.gov>

Building and Development Standards - Locally enforced floodplain regulations mandated by FEMA.

SLR Issues – Development and building construction standards are based on floodplain maps which may understate risk. The regulations do not account for future increases in risk which may result from sea level rise (e.g. first floor not required to be ABOVE the 100-year flood level).

Disaster Relief and Public Assistance – Financial assistance to repair storm damage after disaster declaration.

SLR Issues – Assistance is generally used to repair damaged infrastructure to pre-storm condition. If the infrastructure is located in an area with increasing risk, and is repaired to pre-existing conditions, repeated and worsening damage can be expected.

Hazard Mitigation Programs – FEMA Funding assistance programs that are typically used for flood protection projects, acquisition of severely flood-prone properties.

SLR Issues – These programs are typically reactive rather than proactive...properties must already have a history of severe flooding to qualify. Funding is limited and eligibility criteria are restrictive. Funding for projects is intended for county or municipal governments who often lack capacity or interest in implementing these property protection projects or buyouts which address private property issues. For more information: <http://www.fema.gov/government/grant/hma/index.shtm>